



Mercer County NJ Teachers'
Federal Credit Union

Golden Crest Corporate Center
2271 State Hwy. #33, Suite 108
Hamilton Square, NJ 08690

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**Please Read The Privacy
Notice And Disclosure
Included In This Issue!**

ISSUE 50

SPRING 2004

CHALK TALK

THE NEWSLETTER OF THE MERCER COUNTY NEW JERSEY TEACHERS' FEDERAL CREDIT UNION

Holiday Closings

Memorial Day

Monday, May 31, 2004

Independence Day

Monday, July 5, 2004

Labor Day

Monday, September 6, 2004



Mercer County NJ Teachers'
Federal Credit Union

*"Your Education To
Financial Security"*

Golden Crest Corporate Center
2271 State Hwy. #33, Suite 108
Hamilton Square, NJ 08690
Telephone: 609-586-6669
Fax: 609-586-1142

Office Hours:

Monday through Friday
9:00 A.M. - 5:00 P.M.

Web Site

www.mcnjfcu.org

E-Mail Address:

www.info@mcnjfcu.org



Federally Insured By The NCUA.



AMERICA'S
CREDIT UNIONS

MP 5777 4/04 Marketing Partners (888) 641-1215

Membership Referral Celebration!

Invite your eligible family members and co-workers to join our family at the credit union. They can begin enjoying a lifetime of convenient money-saving products and services you already know about. Why not share it with someone you care about? They'll be glad you did!

Refer A Member...Earn A \$25 Reward*

Tell everyone about the credit union experience. For every new member you recruit, you'll receive a \$25 Bonus Reward when they join Mercer County NJ Teachers' Federal Credit Union.

Win A Digital Camera

For each referral you make to the credit union, you'll earn a chance to win a Digital Camera! New members can also take advantage of this opportunity...so spread the word and help your credit union grow!



*Bonus Reward will be deposited into your credit union Share Account.

Spring Is Coming... But Great Loan Deals Are Here Right Now!

New & Used Vehicle Loans

Get pre-approved at the credit union first. Then, take the dealer rebate or special used vehicle pricing and reduce your payment even more! We offer up to 100% financing.

**New & Used
Vehicle Loans**
As Low As **4.90%** APR*
Up To 72 Months

Home Equity Line Of Credit

It's affordable to solve any money problem – and there are NO FEES! The interest is usually tax-deductible. Check with your tax advisor.

**Home Equity
Line Of Credit**
4.00% APR*
Variable Rate

VISA® Credit Cards

Choose from VISA Platinum, Classic or Credit Builder. Transfer your high interest balances from other cards and save big on interest charges!

**VISA® Credit
Cards** 

Personal Loans

It's your all-purpose loan solution. Your signature and good credit are all we need.

As Low As **8.90%** APR*

Applying Is Easy!

Stop in, call (609) 586-6669, or apply online at www.mcnjfcu.org.

Personal Loans
As Low As **10.50%** APR*
Up To 60 Months

*APR=Annual Percentage Rate. Rates are subject to change without notice. Other rates and terms available. Consult the credit union for complete details.

Current Standings

As of March 31, 2004

Members	4,527
Assets	\$26,079,390.66
Savings & Deposits ...	\$23,623,540.14

Summer Club Transfers

The funds and dividends in members' 2004 Summer Club Accounts will be transferred directly into your Regular Savings Account on July 1, 2004. Unless we are notified otherwise, your Summer Club Account will automatically renew for the next year. We also have available:

- *Holiday Club Accounts – Transfer Date, October 1*
- *Vacation Savings Club – Transfer Date, April 1*

If you do not currently have a Club Account and would like one, please call or stop by the credit union.

Officers

Corine Radice
Chairperson

Harry Conover
Vice-Chairperson

Wesley Ewing
President/CEO

Rocco Maruca
Treasurer

Thomas B. Coleman
Assistant Vice-President/Lending

Lisa Urbaniec
Operations Manager

Robert A. Platt
Secretary

Board of Directors

John Alphonse

William Asterino

Harry Conover

Rocco Maruca

Robert Platt

Corine Radice

Carolyn A. Raynor

Jeremy Parry

Jason Taylor

Supervisory Committee

Carolyn Raynor, Chairperson

Kathleen DeFina

Virginia Francis

Linda Lichtfus

Dr. Richard Radice

Staff

Joan Cunningham

Magnolia Lozano-Suarez

Iwona Romanska

Trude Schwartz

Victoria Yip

Enterprise "Members Only" Car Sale

Buy From Enterprise – Borrow From Your Credit Union

Come to 1571 North Olden Avenue, Trenton, NJ on Saturday, May 15, 2004, from 9:00 a.m. – 2:00 p.m. for the Enterprise car sale event. Click on the Enterprise link for pricing and inventory at www.mcnjtfcu.org.

Members will receive a .50% off the already low loan rate. Plus, get a \$250 deposit into your MCNJTFCU Checking or Savings Account for purchasing a car at the sale and financing it with the credit union. Take a test drive and Enterprise will give you a \$25.00 Gas Card. The perfect used car package offers:



- *Haggle-Free Price*

- *Free 12 Month/12,000 Mile Limited Warranty*

- *7-Day/1,000 Mile Repurchase Policy*

- *109-Point Vehicle Certification Process*

Don't miss this special one-day event for members only. Call **(800) 227-7253** to find out more.

Mercer County NJ Teachers' Federal Credit Union Privacy Notice And Disclosure

Mercer County NJ Teachers' Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at **(609) 586-6669** (phone) or **(609) 586-1142** (fax), or write to: Wesley Ewing, Mercer County NJ Teachers' Federal Credit Union, Golden Crest Corporate Center, 2271 State Hwy. #33, Suite 108, Hamilton Square, NJ 08690.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- *Information we receive from you on applications and other forms*
- *Information about your transactions with us*
- *Information we receive from a consumer reporting agency*
- *Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions*

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- *Financial service providers, such as insurance companies, and mortgage service companies*
- *Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and government agencies*

Disclosure Of Information To Parties That Provide Service To Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure Of Information About Former Members

If you terminate your membership with Mercer County NJ Teachers' Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do To Help

Mercer County NJ Teachers' Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- *Protect your account numbers, plastic card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.*
- *Use caution when disclosing your account numbers, Social Security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.*
- *Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity on your account, we will attempt to contact you immediately.*

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!